Government Travel Charge Card Program

Cardholder's Brief

Headquarters, U.S. Marine Corps
Programs & Resources Department
Fiscal Division
Finance Branch

Component Program Managers

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Agenda

- Travel Card Program
- Key Players
- Policy
- Delinquency Management
- Transition to Citi
- Takeaways

Travel Card Program

Why use the Travel Card?

- Public Law 105-264
  - The Travel and Transportation Reform Act of 1998 mandates use of the Government Travel Charge Card for federal employees on official government travel
- DoD Financial Management Regulations (FMR) Volume 9 Chapter 3
  - Mandatory for Frequent Travelers
- MCO 4600.40A

Key Players

APC

- Agency Program Coordinator (APC) is the primary liaison between the Cardholder and the Bank
- Your APC:
  - Provides application form
  - Activate and De-Activate the account
  - Controls credit limits
  - Reviews monthly reports
    - Able to review all Cardholder transactions
  - Reports delinquency and misuse to the commander

Key Players

Cardholder

- Communicate with your APC
- Submit application to bank via APC
- Complete a Statement Of Understanding
- Complete Initial Cardholder Training
- Notify APC of Lost or Stolen card
- Keep all receipts
- Complete travel claim in timely manner
  - Utilize SPLIT DISBURSEMENT
- DTS claim every 45 days on extended travel

Cardholder Highlights

- Cardholders must Check In/Out with APC
- Complete Initial Cardholder Training
  - Commander may offer annual refresher training
- Cardholders must sign new SOU when reporting to new unit

Policy

Statement of Understanding

- Contract stating that the Cardholder understands the GTCC Program
- States that the card is only to be used for official government travel
- Cardholder accepts responsibility to:
  - Submit travel claim
  - Pay statement on time
- Must be on file with APC

Policy

Standard versus Restricted

Standard Line
Total Charge $7,500
Total Monthly ATM $650
Retail $250 Monthly

Restricted Line
Total Charge $4,000
Total Monthly ATM $350
Retail $100 Monthly

Retail is all charges other than lodging, airfare, car rental and m

Policy

Proper Use

- On official government travel
  - Transportation
  - Lodging
  - Meals
  - Incidental Expenses
- For use only by Cardholder
- Not for personal use

Types of Transactions

- Buy dinner for group?
- Purchase gear needed for trip?
- Use card at Gentlemen’s Club?
- Use card to get credit balance back?
- Pay expense for spouse going on TAD?

QMart Inquiries

Blocked MCC

Transaction Type	MCC	Transaction Date	Post Date	Billing Amount	Merchant Name
Purchase	5941	2/18/07	2/19/07	50.00	BASS PRO SHOPS
Purchase	5999	2/08/07	2/10/07	89.72	BATH & BODY WORKS 1379
Purchase	5661	2/06/07	2/10/07	356.36	CAVENDERS BOOT CITY #39
Purchase	5661	2/13/07	2/17/07	108.23	FOOT LOCKER #7186
Purchase	5661	2/15/07	2/17/07	52.49	KIDS FOOT LOCKER #46725
Purchase	5947	2/13/07	2/14/07	130.00	LESLIE'S HALLMARK #7
Purchase	5941	2/18/07	2/19/07	880.79	PRO GOLF DISCOUNT
Purchase	5200	2/10/07	2/12/07	854.79	THE HOME DEPOT 6327
Purchase	5719	2/08/07	2/10/07	3,162.00	VAGABOND TRADING COMPANY

QMart Inquiries

Misc. Transactions

Transaction Type	MCC	Transaction Date	Post Date	Billing Amount	Merchant Name
Purchase	5621	2/18/07	2/20/07	147.32	VICTORIA'S SECRET
Purchase	7230	2/13/07	2/17/07	119.64	TRADE SECRET
Purchase	5310	2/09/07	2/10/07	705.38	TARGET
Purchase	5813	2/09/07	2/10/07	59.33	1-800-FLOWERS.COM,INC.
Purchase	5969	2/12/07	2/13/07	350.00	PLATINUM CABERET
Purchase	5813	2/19/07	2/20/07	765.00	MANILA THEATER
Purchase	5969	2/07/07	2/10/07	41.59	MCAFEE.COM
Purchase	7399	2/07/07	2/10/07	38.28	MYFICO.COM
Purchase	7299	2/13/07	2/17/07	99.49	SCHOOL-PAPER-HELP.COM
Purchase	4814	2/13/07	2/14/07	110.36	T-MOBILE.COM PAYMENT

Policy

Bank of America Fees

- Late Fees
  - Begins at 75 days
  - $29 each 30 day cycle
- Returned Check
  - $29 fee for NSF check
- Pay by Phone
  - $10 fee per usage
- Re-instatement
  - $29 fee if approved
- Expedited Card Delivery
  - $20 fee
- ATM Fees
  - ATM Service Fee 3% or $2 (whichever is greater)
  - ATM User Fee
- Late Fees
  - Only reimbursable when in Mission Critical status.

Policy

Travel Card Statement

- Billing Cycle is on the 26th of each month
- Statement is payable upon receipt
  - Past Due date is 25 days from the closing date
- Cardholder responsible for full payment regardless of whether reimbursement has been received

Delinquency Timeline

26th of month:
GTCC Statement
Cycles

Account Past Due
30 Days

Account Delinquency
75 Days
Late Fees Apply

Account Delinquent
60 Days
Account Suspended

Account Delinquent
126 Days
Account Cancelled
Salary Offset Begins

Account Delinquent
90 Days
Due Process
Notification Letter

Account is *CHARGED OFF!!!*

210 Days

Reported to Credit Bureaus

Policy

Disputed Transactions

- First attempt resolution with the merchant
- Initiate the dispute process if:
  - Issue not resolved with the merchant
  - Transaction is a billing error
- Initiated within 60 days
  - Of the date on which transaction posted
  - If not filed, responsible for payment
- Accounts receive temporary credit for transactions in dispute

Delinquency Management

Mission Critical

- Engaged in activity in a remote location that would preclude them from filing an interim voucher
- In an area where a pay activity is not available for them to file an interim voucher/mailing an interim voucher is unfeasible due to operational limitations
- Unable to file a voucher due to the nature of the mission (the mission precludes them from being identified as a government employee)

Delinquency Management

Mission Critical

- Account must not be greater than 60 days delinquent (not suspended)
- Request must be made by the APC, not the Cardholder
- Orders must state “Mission Critical”
- Late fees will apply but are reimbursable
- Travel Claim must be settled within 45 days of removal of Mission Critical Status

Delinquency Management

Split Disbursement

- **Mandatory for Military and Civilians**
- Direct payment to bank for total of outstanding charges
- Assists travelers in fulfilling their payment responsibilities

Delinquency Management

- Split Disbursement Amount Must Include ALL CHARGES:
  - Transportation
  - Lodging
  - Rental Car
  - Parking
  - Meals
  - Cash Advances
  - Cash Advance fees

Split Disbursement

DoD Financial Management Regulation **Volume 9, Chapter 3**

★ March 2005

★ 030608. Split Disbursement. To assist the traveler in fulfilling his or her payment responsibility, Block 1 of the DD Form 1351-2 ("Travel Voucher or Subvoucher") has been modified to permit reimbursement for travel card charges to the travel charge card contractor with the remainder of any entitlement to be sent to the traveler. This process is referred to as split disbursement. All military personnel and any civilian personnel not represented by a local bargaining unit or where bargaining has been completed with the local bargaining unit are required to split disburse the total outstanding charges against the travel charge card. For civilian personnel in organizations or activities where bargaining has not been completed on mandatory split disbursement, if no selection is made in Block 1 on the DD Form 1351-2 (method of payment), the total of the transportation and lodging charges claimed on the travel voucher will be split disbursed by default.

NOTE: Travelers are responsible for ensuring the total of their outstanding charges is annotated in Block 1 of the DD Form 1351-2 for split disbursement. Approving officials are responsible for ensuring that split disbursement is properly designated for the outstanding charges and shall return any vouchers that do not comply to the traveler for correction. Commanders and supervisors should match their delinquent accounts against prior travel vouchers claimed and take appropriate action to address split disbursement utilization or misuse.

Delinquency Management

- DTS Claims:
  - DTS defaults to Air, hotel and rental
  - Manually add other charges
    - Click on Additional Charges then on Payment totals.
  - Enter amounts in the appropriate blocks

Delinquency Management

Reduced Payment Plan

- Payment agreement between the Bank and Cardholder
- Available 90 days past billing
- Written agreement required
- Suspended and deactivated
- If Cardholder defaults, will roll to Salary Offset
- Fees:
  - $45 set up fee
  - $29 late payment fees (each cycle)
  - $10 monthly maintenance fee
- If completed, card can be reinstated as a Restricted card

Delinquency Management

Salary Offset

- Implemented for collection of delinquencies 120 days past due
- Major Points
  - Account is cancelled (will not automatically be reinstated)
  - Due Process letter mailed at 90 days
  - Fees:
    - $80 set up fee
      - $25 DFAS administrative fee
      - $55 Bank of America administrative fee
    - 3 late payment fees ($29 each)
  - 15% of monthly disposable income used as payment
  - Statement line added to LES
  - Dispute Process/Petition for Hearing
  - Per OSD Memo of 23 APR 03 procedure may be applied against retired civilian employees

Delinquency Management

Salary Offset Dispute Process

- Dispute form included with Due Process Notification letter
- Petition for a Hearing allows the Cardholder to contest:
  - Amount of the debt
  - Amount of the proposed offset schedule
- Filed within 30 days of Due Process Notification letter
- Temporarily suspends Salary Offset

CBA to IBA

- For travelers who do not posses a GTCC, these travelers will continue to use a CBA. "DO NOT" issue a GTCC just to purchase transportation.

- For assistance with refunds, **"immediately"** contact your CTO.

- APC's have been instructed to activate the GTCC "8-Working days" prior to the commencement of travel

TRANSITION TO CITI

Transition

- Nov 29th is the last day for Bank of America
- Nov 30th is the first day for Citi
- Keep address up to date in EAGLS
- Marines must know Citi is the “NEW” provider and that they will be receiving a card from them
- Marine Corps GTCCP Website
- Look for MARADMINs and other transition guidance in the near future

Takeaways

- Communicate with your APC
- Use the Travel Card only for official government travel
- Keep all receipts
- File Travel Claim on Time
- Use Split Disbursement
- Pay your statement on time
- Look for Citi GTCC soon
- Call to verify receipt of GTCC

Component Program Managers

Questions?

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